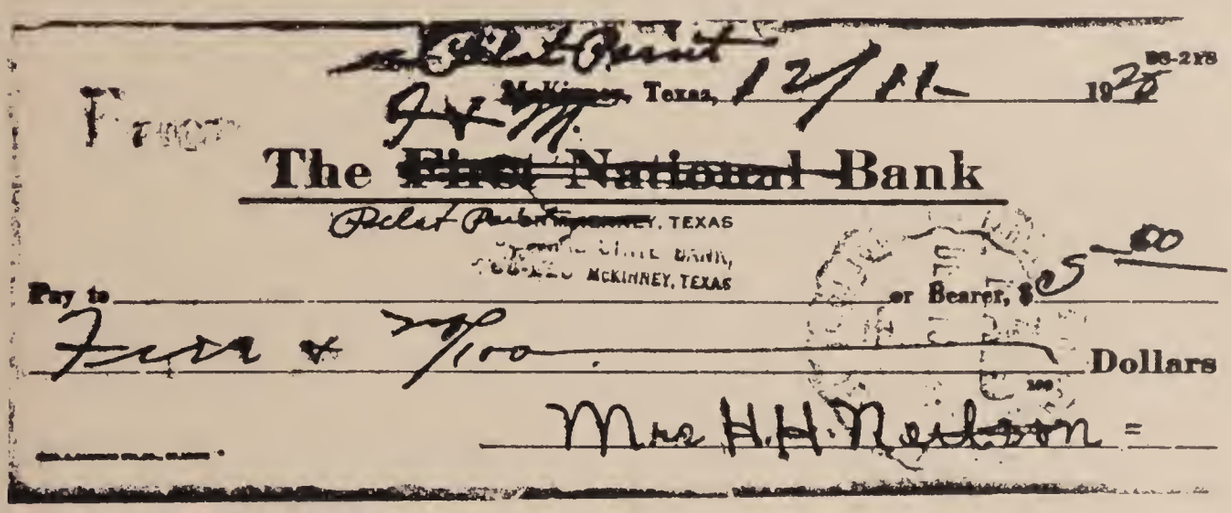
ESERVENOTE

VOL. XXV, NO. 2 APR-JUNE 1990

OF AMERICA

The Rag Picker



OFFICIAL PUBLICATON OF THE
PAPER MONEY COLLECTORS OF MICHIGAN

SERIES 1980

Secretary of the Treasury

ROBERT AND DIANA AZPIAZU

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Large Size Type Notes grade VG to CU
Large Size Star Notes in any and all grades
Large and Small Nationals from all States
Obsoletes from all states
Military Payment Certificates
Confederate Notes
Depression Script
Small Size Number 1 to Number 99
Solids ... Big Premiums for $1 FRN 77777777 and 99999999 ... Ladders ... 12345678 ... 23456789 ... 87654321 ... 98765432 ...
Florida Nationals and Florida Obsoletes
Small Size Star Notes

Wanted Singles and packs of 100, $1 FRN and CU
1981-A K* 500 pcs. paying $5 each
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1988 B* 500 pcs. paying $1.15 each

These prices are subject to change, write first.

Special offer to PMCM Members only.
$1 FRN 1963 B000xxxxxC CU Cataloged at $110 for o start while they last $80 each

Tell us you saw our ad in the RAG PICKER and get 10% off all items on our price list. This offer good thru June 30, 1990.

OFFICIAL PUBLICATION
of the
PAPER MONEY COLLECTORS OF MICHIGAN
VOLUME XXV - NO.2 APRIL - JUNE 1990

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All other countries - $10.00

CLOSING DATES FOR COPY AND ADS -- The 15th of January, April, July, and October. Address mail to the EDITOR.

1990 Membership Dues, if not paid, are due now. Please send promptly, directly to Robert Thiel, PO Box 163, Victor NY 14564. All dues & business correspondence concerning the PAPER MONEY COLLECTORS OF MICHIGAN.

ADVERTISING:	1 ISSUE	4 ISSUES
BACK COVER	$30.00	27.00 ea.
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1/8 PAGE	$ 3.50	2.75 ea.

TREASURER'S REPORT
by Robert Thiel #1686

March 26, 1990 Fidelity Equity Income Account		
354.812 shares @ $24.99 Market Value		$8,866.75
SAVINGS ACCOUNT		
Balance February 23, 1990		1,618.05
Dues	$104.00	
Interest	19.18	
		1,741.23
Jan - March Ragpicker	$500.00	
Postage & File Cards	15.07	
MSNS Dues	10.00	
Balance on May 15, 1990		
Rochester Community Saving Bank		
Victor NY		$1,216.16

NEW MEMBERS

	SPONSOR
Joe Ramos, Montebello CA #2256	B. Thiel
Michael Niebruegge, Houston TX #2257	B. Thiel
John Peterson, Gwinn MI #2258	B. Thiel

PRESIDENT'S MESSAGE

The collecting of paper money is a fascinating hobby which requires a lot of study to further our education in history grading and pricing. In this past year each of the major auction companies has had some real nice selections of currency but the outstanding one was probably the James Stack Collection that was sold by Stacks (no relation) in New York on March 15, 1990. James Stack had a marvelous collection encompassing many rarieties and some one of a kind type of notes that he had purchased in the Grinnell sales of Barney Bluestone in 1944 to 1946. The Type notes as well as the Nationals were in super condition and brought record high prices. Also the auctions at the Paper Money Shows in Memphis and St. Louis also had some outstanding notes.

Memphis International Paper Money Convention is June 15 - 17 and this is the 14th consecutive year it has been held there. There will be two seperate auctions held there and a bourse floor containing all the major and most of the minor paper money dealers in the world. This is the highlight of the year for most paper money enthusiasts and I, for one, will be there buying and selling and trying to add to my collection.

The two Michigan State shows held at Dearborn and Battle Creek were both very successful highlighted by numerous meetings and great comaradarie as we can make new friendships and renew the old ones. Best of show awards for PMCM were given out to Al Latson in Dearborn and Martin Delger in Battle Creek. We are hoping to get some new exhibitors for the next year so put a new exhibit together so we can all see what treasures you collect. It's fun to exhibit and also further your own knowledge because it makes you delve into the subject a little deeper.Hope to see you in Memphis or one of the upcoming shows.

Regards,
Dr. Wallace Lee
President PMCM

NEW MEMBERS

	SPONSOR
Jeff Krump, Hankinson N.D. #2259	Dr Lee
William Grandstaff, Romeo MI #2236	Dr Lee
William Pomerantz, Valley Cottage NY #2260	B. Thiel
George Young, Syracuse NY	B. Thiel

PMCM SPRING SHOW REPORT

Meeting was called to order by President Wallace G. Lee at 2:00 PM Saturday April 21, 1990 with 9 members present.

Motion made by Joe Mikolajczyk that winner of PMCM Best of Show not be eligible for 3 years. Voted and passed.

Bob Hatfield has continued to update research on "A Trial Bibliography of Books on Paper Money of the United States" Copies will be made available starting with the Memphis Show.

Martin Delger won Best of Show at MSNS Battle Creek Show

LEONARD BENNETT
$1 Federal Reserve Notes

Leonard Bennett has released his 6th Edition of his Federal Reserve Notes catalog. This catalog begins with the 1963 series through the 1988 series. Leonard has also added 1981, 1981 - A, 1985, and 1988 from uncut sheets. If you wish to order from this catalog or wish to get the catalog write;

Leonard Bennett, PO Box 781437, Wichita KS 67278-1437

INTERNATIONAL PAPER MONEY CONVENTION

The big paper money event the International Paper Money Show is set for June 15-17, 1990 in Memphis at the Cook Convention Center. This is the 14 annual and promises to be an exciting event. Over 130 dealers are expected along with a fine Exhibit Presentation and a tour of the Federal Reserve Bank. The American Bank Note Company has created a special souvenir card commemorating the 200th Anniversary of Rhode Island. The card will be sold for $7 during the show by the ABNC.

THE NATIONAL BANKS OF McKINNEY, TEXAS

by Frank Clark #2104

McKinney, Texas is the county seat for Collin County. It is the county directly north of Dallas. Both Collin County and McKinney were named to honor Collin McKinney. He was a surveyor who authorized the law creating counties in the northern part of Texas. McKinney was an American patriot, Texas legislator and one of the 56 signers of the Texas Declaration of Independence. This article is about three national banks in McKinney.

Francis Emerson (1815 - 1905) and his son Thomas founded the first bank in McKinney in 1869. Its name was F. Emerson & Co. It was located on the west side of the town square in a tiny wooden building.

On May 8, 1882 this bank organized as a national bank with a capital of $50,000 and the name of The First National Bank of McKinney. It was given charter # 2729.

In 1912 the bank moved to the east side of the square and built a classical revival style two-story building with glazed bricks and massive columns. A large, gilded eagle tops off the building. The building still stands today, and is designated with a Texas Historical Marker.

The Depression took its toll on The First National and it was placed in receivership on March 19, 1930. However it merged with the Collin County National Bank on January 7, 1932.

The First National Bank issued the following large size national bank notes - $10 and $20 First Charter Series of 1875, $10 and $20 Third Charter Red Seals, $10 and $20 Third Charter Date Back Blue Seals and $10 and $20 Third Charter Plain Back Blue Seals. In small size national bank notes the bank issued $10 and $20 Series 1929 Type I notes. There are no known surviving small size national bank notes on the First National Bank of McKinney.

The total amount of circulation issued was $808,590. When the bank closed the amount of large outstanding was $13,820 and the small outstanding was $31,500.

The Collin County Bank was another private bank in town. The officers and directors of this bank wanted to organize a national bank. This was accomplished on March 13, 1883 and the bank received its charter on April 2, 1883 with charter # 2909.

Its name was changed to The Collin County National Bank of McKinney.

The original stockholders and organizers of the bank were J.W. Throckmorton (eleventh governor of Texas 1866-1867) ; Gerard A. Foote, the bank's first president; H.M. Markham, vice-president; W.L. Boyd, Cashier; and directors I.D. Newsome, Z.E. Raney, J.A. Ashton and H.A. Rhea. Additional organizing stockholders were J.S. White, Thomas B. Wilson, T.C. Goodner, Thomas H.Murray, E.M. McAuley and G.A. Wilson.

$10 Third Charter Plain Back Blue Seal on The Collin County National Bank of McKinney signed by Thos. Johnson, cashier and L.A. Scott, president.

The bank was located on the southeast corner of the town square in a two-story brick building. The bank opened its door with $75,000 in capital stock. On its first statement of condition dated December 31, 1883 it reflected an undivided profit of $147.60.

The bank remained at this location for nearly fifty years until it merged with The First National on January 7, 1932. The bank continued operations under the name of The Collin County National Bank. However, it moved into The First National's massive two-story building on Tennessee St. The bank stayed here until November 13, 1956, then it opened its modern new home one block north of town square on Tennessee St

Ten presidents have provided leadership for the bank since its inception. They are:

G.A. Foote	1883 - 1902
Jessie Shain	1902 - 1906
W.B. Newsome	1906 - 1912
L.A. Scott	1912 - 1934
Giles McKinney	1935 - 1936
Thomas Johnson	1937 - 1949
Henry W. Warden	1949 - 1950
J.W. Neal	1950 - 1954
John M. Whisenant	1955 - 1980
John B. Whisenant	1980 - Present

Thomas Johnson always told the story that he began his career at the bank as a youth and his first job was to polish the brass spitoons until they gleemed. He worked his way up to become president of the bank!

The Collin County National Bank became the thirteenth member of Texas American Bancshares, Inc. on October 1, 1982. On its 100th birthday the bank's financial statement reflected total assets of $109,851,133. It is the largest bank in McKinney.

In large size national bank notes the bank issued $10 and $20 Second Charter Brown Backs, $10 and $20 Third Chapter Red Seals, $5, $10 and $20 Third Charter Date Back Blue Seals, and $5, $10, and $20 Third Charter Plain Back Blue Seals. In small size national bank notes the bank issued $5, $10 and $20 Type I notes and $5, $10 and $20 Type II notes.

The total amount of circulation issued was $4,242,710, In July of 1935 the amount of large outstanding was $11,190. The small outstanding was $105,760.

There was one other bank in town and it was the Continental State Bank. In the early 1920's its directors decided to change the bank's name to the Central State Bank. Then in 1934 the directors decided to organize as a national bank with a capital of $100,000. The bank changed its name to the Central National Bank of McKinney and received charter number 14236. This was within the last year of the national bank note program. It came to a halt in July - of 1935.

The bank was located at the northeast corner of the town square. The building still stands today. It is a two story building made of brick with two large columns in front. A vignette of the building appears on some of the

FEDERAL RESERVE NOTE EXCHANGE LIST

CHAIRMAN; B. Joseph Mikolajczyk
603 Parchmount Ave.
Parchment, MI 49004

This exchange list is open to all paid-up members who would care to help fellow members, as well as themselves exchange current FRN's. If you would like your name added write to me at the above address. DON'T WRITE TO EDITOR as it adds to his work and delays your request.

The following PMCM members will exchange current FRN's they have available with other members at face value, plus SASE.

DISTRICT A - BOSTON	C/O WBT PO Box 209, Georgetown CT 06829
James R. Hatch ($1)	PO Box 978, Londonderry,NH 03053
DISTRICT B - NEW YORK	
Robert Thiel	PO Box 163, Victor NY 14564
Larry Sterling	PO Box 4098, River Edge, NJ 07661
Richard C. Schulman	8 Talbot Lane, Smithtown,NY 11787
DISTRICT C - PHILADELPHIA	
Albert K. Dole	330 W 5th ST, Lewistown, PA 17044
Patricia A. Glover	PO Box 8941, Trenton, NJ 08650-0941
DISTRICT D - CLEVELAND	
Andrew Choma	R#1, Wabash Ave, Morgan, PA 15064
Robert Jackson $1-$5	5825 Terrace Park Dr, Dayton, OH 45429
Joseph T. Sobeck	245 Roosevelt Ave, McKees Rocks PA 15136
DISTRICT E - RICHMOND	
Larry W. Booth $1-2-5	PO Box 12521, Roanoke, VA 24026
Jim Greene	PO Box 725, Sparta, NC 28675
E.F.Z. $1-2-5	PO Box 59202, Washington, D.C. 20012-9202
DISTRICT F - ATLANTA	
Robert Azpiazu Jr $1-5	PO Box 1565, St. Augustine, FL 32085
Lawrence	PO Box 11262, Nashville TN 37211

FEDERAL RESERVE NOTE EXCHANGE LIST

DISTRICT F - ATLANTA	
Anthony Vigliotta $1	2406 Summerfield, Winter Park,FL 32792
DISTRICT G - CHICAGO	
Joseph J. Newman	McDonnell Tower, Apt. #205, 24400 Civic Center Dr, Southfield, MI 48034
Thomas M. Flynn	East 12th ST, Dubuque, IA 52001
B. Joseph Mikolajczyk ($1-2-5)	609 Parchmount, Parchment MI 49004
DISTRICT H - ST. LOUIS	
Michael A. Crabb Jr. ($1-5)	PO Box 17871, Memphis, TN 38117
DISTRICT I - MINNEAPOLIS	
(none at present)	
DISTRICT J - KANSAS CITY	
Leonard Bennett	PO Box 781437, Wichita, KS 67278-1437
DISTRICT K - DALLAS	
(none at present)	
DISTRICT L - SAN FRANCISCO	
E. Harold Langdon	1350 Pueblo Ave, SP-350, Napa, CA 94558

WANTED !!!!

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PLEASE WRITE FIRST. WHAT DO YOU HAVE FOR SALE ?

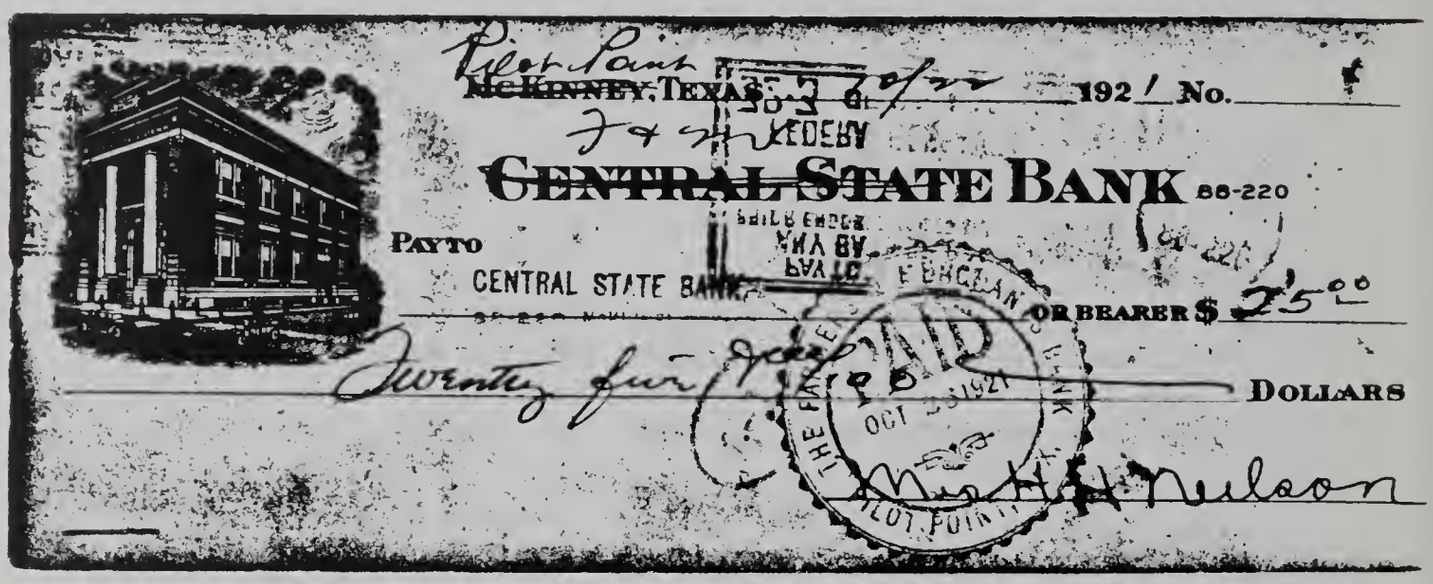
FRANK J. IACOVONE

P.O. BOX 266

BRONX, N.Y. 10465 - 0266

bank's checks.

The bank issued only small size national bank notes. Notes from this bank are very scarce. The bank issued $5, $10, $20, $50, and $100 Type II nationals. Total amount of circulation issued was $55,200. The amount outstanding in July of 1935 was $50,000.



Checks on The First National Bank and the Central State Bank from the early 1920's. However, both checks have been turned into checks of the Farmers and Merchants Bank of Pilot Point, Texas. Notice how "McKinney" has been scratched out and replaced with "Pilot Point" and the banks' names have been scratched out and replaced with "F & M" for Farmers and Merchants. A permissable practice from a bygone era in banking.

For other Pilot Point check please see front cover.

Bibliography

McKinney Courier Gazette - October 2, 1983
One Hundred Years 1883 - 1983 - Texas American Bank
McKinney by Werona Carman
The Standard Catalog of National Bank Notes by John Hickman and Dean Oakes

EDITORS' PAGE

ELECTIONS

Elections will be held this year for all Officers and Board Members of the Paper Money Collectors of Michigan, for a two year period. Any present Officer or Board Member who seeks nomination for an office; or who wishes NOT to be nominated should contact the Sec-Tres Robert Thiel. He will in turn forward this list to me for publication. A ballot will be included in the next issue for voting purposes. Results will be published in the Oct-Dec 'Ragpicker".

EDITOR

We are also seeking a new editor as I am resigning this position as this being my fourth year. I have enjoyed being editor but, as a new family man; new committments demand more of my time . If you have any questions feel free to contact me; for we do need an editor for this is the only way the club can correspond.

CENTRAL STATES NUMISMATIC SOCIETY

Highlights of the Kurt Krueger Auction of the Tom Snyder Collection of Wisconsin and Michigan Nationals.

(Michigan)			
FNB Hubbell 1902 PB $20	R-6	VF	$522.50
FNB Hermansville 1929 T-I $5	R-5	EF	319.00
Iron River NB I/R 1929 T -II $5	R-5	CU	330.00
FNB Rockland 1929 T-I $20	R-6	VF	308.00
FNB Wakefield 1929 T-I $20	R-5	VF	575.00
(Wisconsin)			
FNB Baldwin 1902 PB $5	R-5	CF	632.50
GNB of Beaver Dam 1882 BB $5	R-4	F	522.50
SNB Beloit 1902 DB $100	R-5	VF	1980.00
Eau Claire NB 1875 $20	R-6	F	1705.00
FNB Cuba City 1882 VB $10	R-6	VF	4125.00
La Crosse NB 1875 $1	R-1	VF	1650.00
La Crosse NB 1875 $2	R-4	AU	1265.00
FNB Menomonie 1902 RS $10	R-2	CU	935.00
FNB Mondovi 1882 BB	R-5	AU	2200.00
FNB Niagara 1902 PB $5	R-5	VG	880.00
FNB Princeton 1882 DB $10	R-5	VF	715.00
FNB Waupun 1902 RS $20	R-4	AU	1155.00

FREE CLASSIFIED ADS
(* MEANS STAR)

WANTED $1 FRN and Silver Certificates crisp uncirculated, ending serial #25. List what you have and expected price.
A.R. Camacho, PO Box 716, Glendora CA 91740

WANTED 85 $1 FRN with 077 end; BC, BT, CE, DD, FN, FP, HB, HE, H*. Also 81A FA, K*. Have other ends to trade for star notes.
Ronald Dobbins, 111 Loomis RD, Colchester CT 06415.

WANTED $1 FRNs; 1974 C star, CD, and EG ending in #38, Also need $1 FRNs; 1981A K star; 1985 H star and HE C/U any ending numbers. Interested in $2 1976 uncut blocks of 4 FRNs. Send prices.
Joe R. Ramos, 1929 Millis St, Montebello CA 90640-4533.

BEST SELECTION and prices on books concerning paper money and tokens. (I supply some of the other advertisers.) Send Large SASE for list.
George Springer, 2427 Ninth Street, SW; Canton OH 44710.

WANTED; checks, bank stock certificates, large and small nationals from North Carolina. FRN $1 blocks 1981 EG, JD; 1981A K*; 1985 HE, H*.
Jim Greene, Box 725, Sparta NC 28675.

WANTED; 1977A series. Any end. Any block. Prefer centered Paying $110 per pack and postage. will even trade or pay 10 cents each and postage. Quantities write first.
J. Collins, PO Box 392, Newbury Park CA 91319.

SOUVENNIR CARDS AVAILABLE. Send me your want list.
Frank Clark, PO Box 117060, Carrollton TX 75011.

MICHIGAN NATIONALS, Obsoletes, Scrip, and all Michigan paper wanted. Also buy and sell including SC's, FRN's Fractionals. Wallace G. Lee, Suite 210, Summit Place, 255 N. Telegraph RD, Pontiac MI 48053.

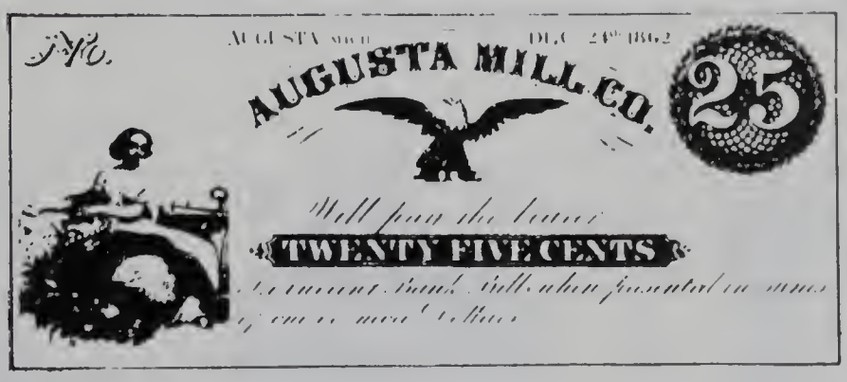
Wanted Michigan Nationals from Keweenaw peninsula. Also related material concerning area banking such as postcards, photos etc. Need material on first Wayne National Bank of Detroit.
John C. Tomassi, 27044 Lenox, Madison Hts MI 48071.

WANTED; 32 subject 1985 ID sheet. Will trade 32 subject 1985 IC plus $50, or state price. Also need two each $1 1988 E* and L* when available.
Doug Murray, PO Box 2, Portage MI 49081.

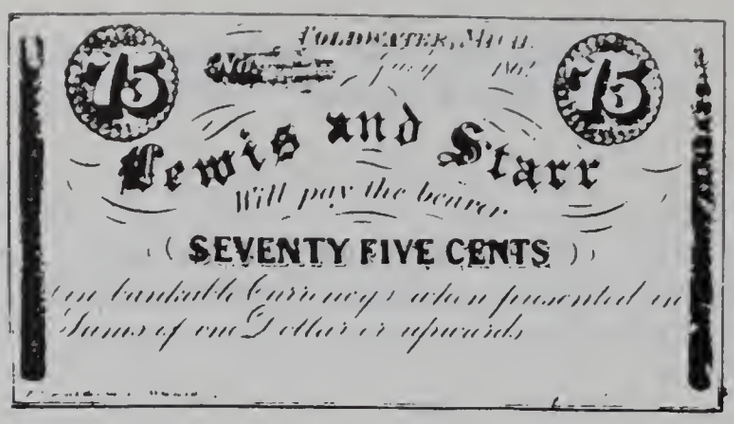
A SAMPLING OF MICHIGAN SCRIP
by John C. Tomassi PMCM #2187

Shown on the next few pages are a sampling of Michigan Scrip; some from banks, others from merchants but all interesting because of the way they were treated as "Real Money."

M.G. & N. SAGE, ADAMSVILLE
Established 1855, Martin G. Sage and Norman Sage, merchants and millers. closed 1864. Portrait of Washington
Printed date Jan 1, 1863

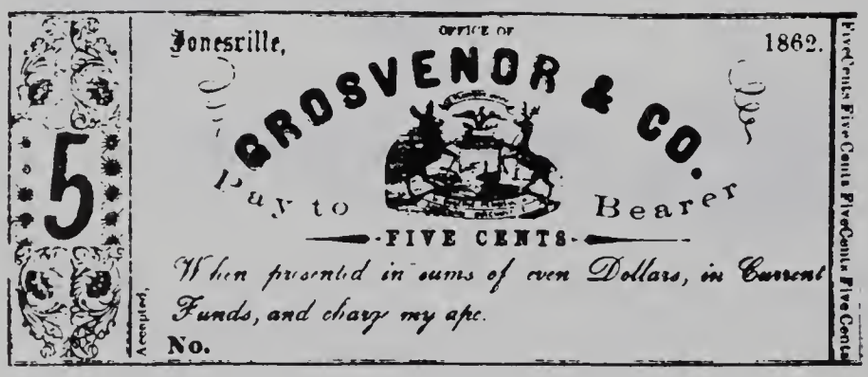


AUGUSTA MILL CO; AUGUSTA
Established 1861. Henry Cock and Alfred Thomas owned a flour mill. Sold to E.W. Griffin & Co in 1866.
Eagle center Proserpina seated.
Signature; J. Hough & Co.

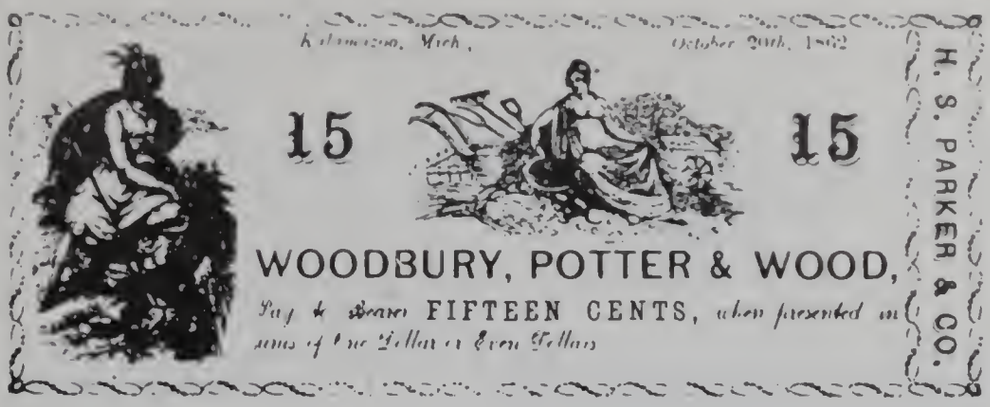


LEWIS & STARR, COLDWATER
Established 1860. Henry C.Lewis and George Starr, bankers
Became Clark & Starr in 1862.

C.E.BRESLER, DETROIT
Established 1862. Charles E. Bressler had an exchange office on Griswold St. Closed 1864.
Deer in center, Printed date Nov. 20, 1862.



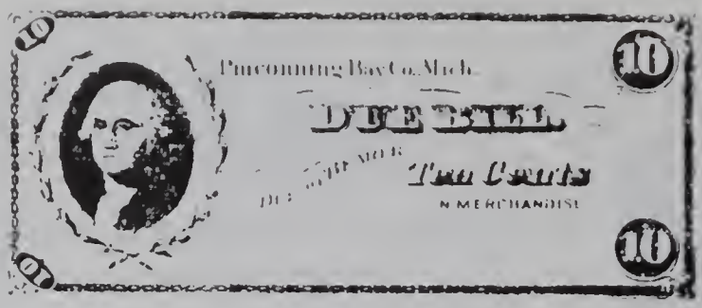
GROSVENOR & CO, JONESVILLE
Established 1857. Capital $1,500. Ebenezer O. Grosvenor, William W. Murphy and Witter J. Baxter, bankers. Became the Grosvenor Savings Bank in 1891.
State Arms in center



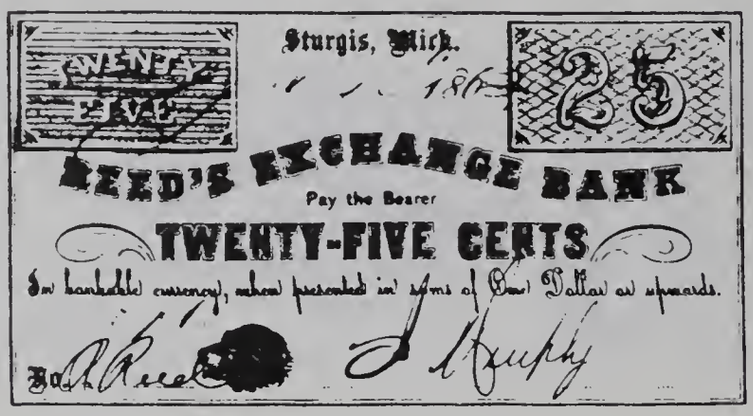
WOODBURY, POTTER & WOOD, KALAMAZOO
Established January 1, 1859. Jeremiah P. Woodbury, Allen Potter, And William A. Wood, bankers. Became the Michigan National Bank June 29, 1865.
Ceres seated center; Indian seated left.

BRANDENBURG, BACKUS & CO, MANTON
Established 1874. Harry Brandenburg and Albert S. Backus general store and lumber manufacturers. Closed 1878.
Liberty left; dated Jan 1, 1875.

R.C.PAINE'S BANKING HOUSE, NILES
Established 1843. Closed 1873. Liberty seated center
Head of Venus left. Sailor rowing right.



GEORGE CAMPBELL & CO, PINCONNING
Established 1877. Goerge Campbell and George VAn Etten owned a saw mill. Closed 1878.
Portrait of Washington.



REED'S EXCHANGE BANK, STURGIS
Established 1855. Richard Reed had a banking and exchange office on Chicago St. Closed 1875.

E. & F.P.BOGARDUS, YPSILANTI
Established May 1, 1860. Edgar Bogardus and Frank P. Bogardus, bankers. Merged into First National Bank 1867.
by Harold L. Bowen.
From ; Obsolete Banknotes and Early Scrip of Michigan

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REPORT OF FEDERAL RESERVE NOTES PRINTED
MARCH 1990

DENOM	SERIES	FROM	TO	QUANTITY
$1	1988	B25 600 001I	B76 800 000I	51,200,000
	1988	D00 000 001B	D57 600 000B	57,600,000
	1988	E76 800 001G	E96 000 000G	19,200,000
	1988	E00 000 001H	E44 800 000H	44,800,000
	1988	L83 200 001E	L96 000 000E	12,800,000
	1988	L00 000 001F	L44 800 000F	44,800,000
	1988	L00 000 001*	L03 200 000*	3,200,000
$5	1988	D35 200 001A	D54 400 000A	19,200,000
	1988	H00 000 001A	H51 200 000A	51,200,000
$10	1985	C41 600 001B	C64 000 000B	22,400,000
	1985	H00 000 001B	H32 000 000B	32,000,000
	1985	I48 000 001A	I64 000 000A	16,000,000
$20	1985	A73 600 001E	A99 200 000E	25,600,000
	1988A	A00 000 001A	A44 800 000A	44,800,000
	1985	B44 800 001R	B96 000 000R	51,200,000
	1985	B00 000 001S	B19 200 000S	19,200,000
	1985	C96 000 001B	C99 200 000B	3,200,000
	1985	C00 000 001C	C25 600 000C	25,600,000
	1985	D54 400 001E	D99 200 000E	44,800,000
	1988A	D00 000 001A	D25 600 000A	25,600,000
	1985	D03 200 001*	D06 400 000*	3,200,000
$50	1985	B00 000 001A	B06 400 000A	6,400,000
$100	1985	B64 000 001A	B76 800 000A	12,800,000

1988A UNCUT SHEETS

Uncut Sheets of $1 Series Federal Reserve Notes with the signatures of Treasurer of the United States; Catalina Vasquez Villalpando, and Treasury Secretary Nicholas Brady were released for sale by the BEP on June 1st. They are from the San Francisco Federal Reserve District.

Sheets are in three sizes; 32 note, 16 note and 4 note. Framed versions are $47, $28, and $10.25 respectively.

Sheets mailed in tubes are $46 for 32 note sheet and $27 for 16 note sheet.

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